

## B1 (Official Form 1) (04/13)

United States Bankruptcy Court WESTERN DISTRICT OF TEXAS AUSTIN DIVISION		Voluntary Petition											
Name of Debtor (if individual, enter Last, First, Middle): <b>Garza, Joshua Ryan</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Garza, Tamaysha April Diane</b>											
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): <b>aka Tamaysha Ackerman</b>											
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-0654</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all): <b>xxx-xx-3798</b>											
Street Address of Debtor (No. and Street, City, and State): <b>4315 Oak Park Dr. Cottonwood Shores, TX</b>		Street Address of Joint Debtor (No. and Street, City, and State): <b>4315 Oak Park Dr. Cottonwood Shores, TX</b>											
ZIP CODE <b>78657</b>		ZIP CODE <b>78657</b>											
County of Residence or of the Principal Place of Business: <b>Burnet</b>		County of Residence or of the Principal Place of Business: <b>Burnet</b>											
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):											
ZIP CODE		ZIP CODE											
Location of Principal Assets of Business Debtor (if different from street address above):		ZIP CODE											
<b>Type of Debtor</b> (Form of Organization) (Check one box.)		<b>Nature of Business</b> (Check one box.)	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)										
<input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	<input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13  <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding										
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:		<b>Tax-Exempt Entity</b> (Check box, if applicable.)	<b>Nature of Debts</b> (Check one box.)										
		<input type="checkbox"/> Debtor is a tax-exempt organization under title 26 of the United States Code (the Internal Revenue Code).	<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.										
<b>Filing Fee</b> (Check one box.)		<b>Check one box:</b> <b>Chapter 11 Debtors</b>											
<input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter).											
		<b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).											
<b>Statistical/Administrative Information</b>													
<input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.													
Estimated Number of Creditors <table style="width: 100%; text-align: center;"> <tr> <td><input checked="" type="checkbox"/> 1-49</td> <td><input type="checkbox"/> 50-99</td> <td><input type="checkbox"/> 100-199</td> <td><input type="checkbox"/> 200-999</td> <td><input type="checkbox"/> 1,000-5,000</td> <td><input type="checkbox"/> 5,001-10,000</td> <td><input type="checkbox"/> 10,001-25,000</td> <td><input type="checkbox"/> 25,001-50,000</td> <td><input type="checkbox"/> 50,001-100,000</td> <td><input type="checkbox"/> Over 100,000</td> </tr> </table>				<input checked="" type="checkbox"/> 1-49	<input type="checkbox"/> 50-99	<input type="checkbox"/> 100-199	<input type="checkbox"/> 200-999	<input type="checkbox"/> 1,000-5,000	<input type="checkbox"/> 5,001-10,000	<input type="checkbox"/> 10,001-25,000	<input type="checkbox"/> 25,001-50,000	<input type="checkbox"/> 50,001-100,000	<input type="checkbox"/> Over 100,000
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Estimated Assets <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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Estimated Liabilities <table style="width: 100%; text-align: center;"> <tr> <td><input type="checkbox"/> \$0 to \$50,000</td> <td><input type="checkbox"/> \$50,001 to \$100,000</td> <td><input checked="" type="checkbox"/> \$100,001 to \$500,000</td> <td><input type="checkbox"/> \$500,001 to \$1 million</td> <td><input type="checkbox"/> \$1,000,001 to \$10 million</td> <td><input type="checkbox"/> \$10,000,001 to \$50 million</td> <td><input type="checkbox"/> \$50,000,001 to \$100 million</td> <td><input type="checkbox"/> \$100,000,001 to \$500 million</td> <td><input type="checkbox"/> \$500,000,001 to \$1 billion</td> <td><input type="checkbox"/> More than \$1 billion</td> </tr> </table>				<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$500,000	<input type="checkbox"/> \$500,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$10 million	<input type="checkbox"/> \$10,000,001 to \$50 million	<input type="checkbox"/> \$50,000,001 to \$100 million	<input type="checkbox"/> \$100,000,001 to \$500 million	<input type="checkbox"/> \$500,000,001 to \$1 billion	<input type="checkbox"/> More than \$1 billion
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THIS SPACE IS FOR COURT USE ONLY													

<b>Voluntary Petition</b> (This page must be completed and filed in every case.)		Name of Debtor(s): <b>Joshua Ryan Garza</b> <b>Tamaysha April Diane Garza</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).	
		<b>X</b> <u>/s/ H. Bryan Hicks</u>	2/26/2015
		<b>H. Bryan Hicks</b>	Date
<b>Exhibit C</b>			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b>			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D, completed and signed by the debtor, is attached and made a part of this petition.			
If this is a joint petition:			
<input checked="" type="checkbox"/> Exhibit D, also completed and signed by the joint debtor, is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
(Name of landlord that obtained judgment)			
(Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): <b>Joshua Ryan Garza</b> <b>Tamaysha April Diane Garza</b>
<b>Signatures</b>		
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.            [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.            [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><b>X</b> <u>/s/ Joshua Ryan Garza</u> <b>Joshua Ryan Garza</b></p> <p><b>X</b> <u>/s/ Tamaysha April Diane Garza</u> <b>Tamaysha April Diane Garza</b></p> <p>Telephone Number (If not represented by attorney)</p> <p><u>2/26/2015</u></p> <p>Date</p>		<b>Signature of a Foreign Representative</b> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p><b>X</b> _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>Date</p>
<b>Signature of Attorney*</b> <p><b>X</b> <u>/s/ H. Bryan Hicks</u> <b>H. Bryan Hicks</b> Bar No. <b>09576400</b></p> <p><b>H. Bryan Hicks</b> <b>901 Second St.</b> <b>Marble Falls, TX 78654</b></p> <p>Phone No. <b>(830) 693-2165</b> Fax No. _____</p> <p><u>2/26/2015</u></p> <p>Date</p> <p>*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		<b>Signature of Non-Attorney Bankruptcy Petition Preparer</b> <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p><b>X</b> _____</p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><i>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</i></p>
<p><b>X</b> _____ Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>		

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Joshua Ryan Garza  
Joshua Ryan Garza

Date: 2/26/2015

B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
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Debtor(s)

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*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

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B 1D (Official Form 1, Exhibit D) (12/09) **UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

*Continuation Sheet No. 1*

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Tamaysha April Diane Garza  
Tamaysha April Diane Garza

Date: 2/26/2015

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
4315 Oak Park Dr. Cottonwood Shores, TX	Fee Simple	C	\$74,393.00	\$97,201.00
<b>Total:</b>			<b>\$74,393.00</b>	

(Report also on Summary of Schedules)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X	Grand Bank checking acct#xxx2146	C	\$400.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Grand Bank checking acct#xxx9969	C	\$25.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X	(3) Televisions	C	\$150.00
4. Household goods and furnishings, including audio, video and computer equipment.		Stereo receiver	C	\$20.00
		(2) Speakers	C	\$10.00
		Couch	C	\$50.00
		Chair	C	\$15.00
		Coffee table	C	\$20.00
		(2) Lamps	C	\$20.00
		Dinner table and (4) dining chairs	C	\$90.00
		Stove/oven	C	\$100.00
		Dishwasher	C	\$45.00
		Microwave	C	\$25.00
		Refrigerator	C	\$75.00
		(4) Small appliances	C	\$100.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 1*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
		Dresser	C	\$50.00
		(2) Nightstands	C	\$30.00
		Mirror	C	\$20.00
		King bed	C	\$75.00
		Twin bed	C	\$35.00
		Washer/dryer	C	\$125.00
		Patio furniture	C	\$40.00
		(2) Desks and (3) desk chairs	C	\$40.00
		(2) Gaming systems	C	\$50.00
		(2) Computers	C	\$200.00
		Printer	C	\$40.00
		Linens	C	\$40.00
		Utensils and pots and pans	C	\$60.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books	C	\$50.00
		Pictures	C	\$30.00
		(1) Piece of art	C	\$50.00
		DVDs	C	\$20.00
		CDs	C	\$20.00

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 2*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
6. Wearing apparel.		Gaming system games	C	\$50.00
		Men's clothing	C	\$100.00
		Women's clothing	C	\$100.00
7. Furs and jewelry.		Men's wedding ring	C	\$50.00
		Women's wedding set	C	\$500.00
		Watch	C	\$10.00
		Costume jewelry	C	\$30.00
8. Firearms and sports, photo-graphic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 3*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

B6B (Official Form 6B) (12/07) -- Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_

(if known)

**SCHEDULE B - PERSONAL PROPERTY***Continuation Sheet No. 4*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		2014 Toyota Forerunner	C	\$32,000.00
		2004 Subaru Impreza	C	\$6,700.00
		2010 Chevrolet Silverado	C	\$18,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.		General office suplies (stapler, paper, etc.)	C	\$25.00

**In re Joshua Ryan Garza  
Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

*Continuation Sheet No. 5*

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

5 continuation sheets attached

Total >

**\$59,685.00**

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

11 U.S.C. § 522(b)(2)  
 11 U.S.C. § 522(b)(3)

Check if debtor claims a homestead exemption that exceeds  
\$155,675.\*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
4315 Oak Park Dr. Cottonwood Shores, TX	11 U.S.C. § 522(d)(1)	\$0.00	\$74,393.00
Grand Bank checking acct#xxx2146	11 U.S.C. § 522(d)(5)	\$400.00	\$400.00
Grand Bank checking acct#xxx9969	11 U.S.C. § 522(d)(5)	\$25.00	\$25.00
(3) Televisions	11 U.S.C. § 522(d)(3)	\$150.00	\$150.00
Stereo receiver	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
(2) Speakers	11 U.S.C. § 522(d)(3)	\$10.00	\$10.00
Couch	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Chair	11 U.S.C. § 522(d)(3)	\$15.00	\$15.00
Coffee table	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
(2) Lamps	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
Dinner table and (4) dining chairs	11 U.S.C. § 522(d)(3)	\$90.00	\$90.00
Stove/oven	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dishwasher	11 U.S.C. § 522(d)(3)	\$45.00	\$45.00
Microwave	11 U.S.C. § 522(d)(3)	\$25.00	\$25.00
Refrigerator	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
* Amount subject to adjustment on 4/01/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.	\$1,045.00	\$75,438.00	

B6C (Official Form 6C) (4/13) -- Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT***Continuation Sheet No. 1*

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
(4) Small appliances	11 U.S.C. § 522(d)(3)	\$100.00	\$100.00
Dresser	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
(2) Nightstands	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
Mirror	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
King bed	11 U.S.C. § 522(d)(3)	\$75.00	\$75.00
Twin bed	11 U.S.C. § 522(d)(3)	\$35.00	\$35.00
Washer/dryer	11 U.S.C. § 522(d)(3)	\$125.00	\$125.00
Patio furniture	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
(2) Desks and (3) desk chairs	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
(2) Gaming systems	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
(2) Computers	11 U.S.C. § 522(d)(3)	\$200.00	\$200.00
Printer	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Linens	11 U.S.C. § 522(d)(3)	\$40.00	\$40.00
Utensils and pots and pans	11 U.S.C. § 522(d)(3)	\$60.00	\$60.00
Books	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
Pictures	11 U.S.C. § 522(d)(3)	\$30.00	\$30.00
(1) Piece of art	11 U.S.C. § 522(d)(3)	\$50.00	\$50.00
DVDs	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
CDs	11 U.S.C. § 522(d)(3)	\$20.00	\$20.00
		<b>\$2,120.00</b>	<b>\$76,513.00</b>

**In re Joshua Ryan Garza  
Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(If known)

## **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

*Continuation Sheet No. 2*

B6D (Official Form 6D) (12/07)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS** Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: x1314	C	DATE INCURRED: NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2010 Chevrolet Silverado</b> REMARKS:				\$12,000.00	
Arrowhead Bank 5700 FM 2147 W Horseshoe Bay, TX 78657		VALUE: <b>\$18,000.00</b>					
ACCT #: xxxxx1080	C	DATE INCURRED: <b>02/2013</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>2004 Subaru Impreza</b> REMARKS: <b>Current Account</b>				\$4,041.00	
Grand Bank Of Texas 2341 S Belt Line Rd Grand Prairie, TX 75051		VALUE: <b>\$6,700.00</b>					
ACCT #: xxxxxxx3306	C	DATE INCURRED: <b>03/2014</b> NATURE OF LIEN: <b>Lease</b> COLLATERAL: <b>2014 Toyota Forerunner</b> REMARKS:				\$19,137.00	
Toyota Motor Credit Co 19001 S Western Ave Torrance, CA 90501		VALUE: <b>\$32,000.00</b>					
ACCT #: xxxxxxxxx9036	C	DATE INCURRED: <b>04/2011</b> NATURE OF LIEN: <b>FHA Real Estate Mortgage</b> COLLATERAL: <b>4315 Oak Park Dr.</b> REMARKS: <b>Current Account</b>				\$97,201.00	\$22,808.00
Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306		VALUE: <b>\$74,393.00</b>					

Subtotal (Total of this Page) > **\$132,379.00** **\$22,808.00**Total (Use only on last page) > **\$132,379.00** **\$22,808.00**

No \_\_\_\_\_ continuation sheets attached

(Report also on  
Summary of  
Schedules.) (If applicable,  
report also on  
Statistical  
Summary of  
Certain Liabilities  
and Related  
Data.)

B6E (Official Form 6E) (04/13)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.) **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

 **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

 **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

 **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

 **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

 **Deposits by individuals**

Claims of individuals up to \$2,775\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

 **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

 **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

 **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

 **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (04/13) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(If Known)**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

TYPE OF PRIORITY	Taxes and Certain Other Debts Owed to Governmental Units						
------------------	--	--	--	--	--	--	--

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx-xx-3798							
IRS Special Procedures Centralized Insolvency Operati PO Box 7346 Philadelphia, PA 19101	C	DATE INCURRED: 2011, 2012, 2013 CONSIDERATION: <b>Taxes</b> REMARKS: <b>Taxes owed for years 2011, 2012 and 2013</b> Notice CP504			\$2,612.98	\$2,612.98	\$0.00
Sheet no. <u>1</u> of <u>1</u> continuation sheets	Subtotals (Totals of this page) >				\$2,612.98	\$2,612.98	\$0.00
attached to Schedule of Creditors Holding Priority Claims	Total >				\$2,612.98		
	(Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						
	Totals >						
	(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS** Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx6710  Allied Interstate PO Box 4000 Warrenton, VA 20188	C	DATE INCURRED: CONSIDERATION: <b>Collecting for -</b> REMARKS: <b>Collecting for eBay, Inc. acct#xxxx3380</b>				\$387.34
ACCT #: xxxx7700  American Bank Of Texas 2011 Texoma Pkwy Sherman, TX 75090	C	DATE INCURRED: <b>02/2013</b> CONSIDERATION: <b>Unsecured</b> REMARKS: <b>Charge Off for \$1463 on 09/14 Account Closed By Grantor</b>				\$1,463.00
ACCT #: xxxx-xxxx-xxxx-0636  Bank Of America Attention: Recovery Department 4161 Piedmont Pkwy. Greensboro, NC 27410	C	DATE INCURRED: <b>07/2011</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$6210 on 12/14 Account Closed By Grantor</b>				\$6,210.00
ACCT #: xxxxxxxxxxxxx5897  Cap1/best buy Best Buy Credit Services PO Box 688910 Des Moines, IA 50368	C	DATE INCURRED: <b>11/2009</b> CONSIDERATION: <b>Charge Account</b> REMARKS: <b>Charge Off for \$1984 on 12/14 Account Closed By Grantor PURCHASED BY ANOTHER LENDER</b>				\$1,984.00
Representing: Cap1/best buy		ARS National Services, Inc. PO Box 469100 Escondido, CA 92046				Notice Only
ACCT #: xxxxxxxxxxxxx8005  Capital One Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: <b>07/2006</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$5312 on 01/15 Account Closed By Grantor</b>				\$5,312.00
Subtotal >						\$15,356.34
Total >						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: <b>Capital One</b>		United Recovery Systems, LP PO Box 722929 Houston, TX 77272				Notice Only
ACCT #: xxxxxxxxxxxx6279 <b>Capital One</b> Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: <b>04/2007</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$1232 on 01/15</b> <b>Account Closed By Grantor</b>				\$1,225.00
ACCT #: xxxxxxxxxxxx5617 <b>Capital One</b> Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: <b>07/2008</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$991 on 12/14</b> <b>Account Closed By Grantor</b>				\$991.00
ACCT #: xxxxxxxxxxxx4090 <b>Capital One</b> Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: <b>11/2012</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$977 on 01/15</b> <b>Account Closed By Grantor</b>				\$977.00
ACCT #: xxxxxxxxxxxx6101 <b>Capital One</b> Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130	C	DATE INCURRED: <b>11/2012</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$975 on 01/15</b> <b>Account Closed By Grantor</b>				\$975.00
ACCT #: xxxxxxxxxxxx0143 <b>Chase Card</b> Po Box 15298 Wilmington, DE 19850	C	DATE INCURRED: <b>09/2013</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$1967 on 02/15</b> <b>Account Closed By Grantor</b>				\$1,967.00
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$6,135.00</b>
			Total >			
			(Use only on last page of the completed Schedule F.)			
			Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx1308  <b>Chase Card Po Box 15298 Wilmington, DE 19850</b>	C	DATE INCURRED: 11/2010 CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$772 on 01/15</b>				\$772.00
Representing:  <b>Chase Card</b>		ARS National Services, Inc. PO Box 463023 Escondido, CA 92046				Notice Only
ACCT #: xxxxxxxxxxxx0069  <b>Citibank Sd, Na Attn: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195</b>	C	DATE INCURRED: 12/2010 CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$5498 on 12/14 Account Closed By Grantor</b>				\$5,498.00
ACCT #: xxxxxxxxxxxx1952  <b>Citibank Sd, Na Attn: Centralized Bankruptcy PO Box 20363 Kansas City, MO 64195</b>	C	DATE INCURRED: 04/2012 CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$1310 on 12/14 Account Closed By Grantor</b>				\$1,345.00
Representing:  <b>Citibank Sd, Na</b>		GC Services Limited Partnership PO Box 3855 Houston, TX 77253				Notice Only
ACCT #: xxxxxxxxxxxx2754  <b>Citibank/The Home Depot Citicorp Credit Svcs/Centralized Bankrup PO Box 790040 Saint Louis, MO 63179</b>	C	DATE INCURRED: 10/2013 CONSIDERATION: <b>Charge Account</b> REMARKS: <b>Charge Off for \$914 on 12/14 Account Closed By Grantor</b>				\$914.00
Sheet no. <u>2</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			\$8,529.00
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx0789 <b>Continental/aka Security Finance Corp SFC Centralized Bankruptcy/Continental I PO Box 1893 Spartansburg, SC 29304</b>	C	DATE INCURRED: <b>06/30/2014</b> CONSIDERATION: <b>Unsecured</b> REMARKS: <b>Current Account</b>				<b>\$584.00</b>
ACCT #: xxxxxxxxxxxx6172 <b>Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850</b>	C	DATE INCURRED: <b>02/2010</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$2641 on 01/15</b>				<b>\$2,641.00</b>
Representing: <b>Discover Fin Svcs Llc</b>		Van Ru Credit Corporation PO Box 1612 Des Plaines, IL 60017				<b>Notice Only</b>
ACCT #: xxxxxxxxx3020 <b>Dsnb Macys Payment Processing PO Box 183083 Columbus, OH 43218</b>	C	DATE INCURRED: <b>01/2011</b> CONSIDERATION: <b>Charge Account</b> REMARKS: <b>Charge Off for \$458 on 02/15 Account Closed By Grantor</b>				<b>\$458.00</b>
ACCT #: xxxxxxxxxxxx9062 <b>GECRB/Care Credit Attn: bankruptcy PO Box 103104 Roswell, GA 30076</b>	C	DATE INCURRED: <b>12/09/2012</b> CONSIDERATION: <b>Charge Account</b> REMARKS: <b>Charge Off Account Closed PURCHASED BY ANOTHER LENDER</b>				<b>\$1,736.96</b>
		ACCOUNT TRANSFERRED				
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$5,419.96</b>
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: <b>GECRB/Care Credit</b>		Portfolio Recovery Associates, LLC PO Box 12914 Norfolk, VA 23541 Attn: Payment Processing				Notice Only
ACCT #: <b>xxxxxxxxxxxx9174</b> <b>GECRB/Lowes</b> <b>Attention: Bankruptcy Department</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>	C	DATE INCURRED: <b>04/10/2011</b> CONSIDERATION: <b>Charge Account</b> REMARKS: <b>Charge Off</b> <b>Account Closed</b> <b>PURCHASED BY ANOTHER LENDER</b>				\$836.00
		ACCOUNT TRANSFERRED				
Representing: <b>GECRB/Lowes</b>		Genpact Services LLC PO Box 1969 Southgate, MI 48195				Notice Only
ACCT #: <b>xxxxxxxxxxxx7172</b> <b>GECRB/PayPal Cr</b> <b>Attn:Bankruptcy</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>	C	DATE INCURRED: <b>10/2013</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$678 on 02/15</b> <b>Account Closed By Grantor</b>				\$678.00
ACCT #: <b>xxxxxxxxxxxx7837</b> <b>GECRB/PayPal Cr</b> <b>Attn:Bankruptcy</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>	C	DATE INCURRED: <b>11/2013</b> CONSIDERATION: <b>Credit Card</b> REMARKS: <b>Charge Off for \$433 on 11/14</b> <b>Account Closed By Grantor</b>				\$433.00
Sheet no. <b>4</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$1,947.00</b>
			Total >			
			(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Representing: <b>GECRB/PayPal Cr</b>		Professional Bureau of Collections of Ma PO Box 628 Elk Grove, CA 95759				Notice Only
ACCT #: <b>xxxxxxxxxxxx6594</b> <b>GECRB/PayPal Cr</b> <b>Attn:Bankruptcy</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>	C	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				\$2,565.29
Representing: <b>GECRB/PayPal Cr</b>		RGS Financial, Inc. PO Box 852039 Richardson, TX 75085				Notice Only
ACCT #: <b>xxxxxxxxxxxx7383</b> <b>GECRB/PayPal Cr</b> <b>Attn:Bankruptcy</b> <b>PO Box 103104</b> <b>Roswell, GA 30076</b>	C	DATE INCURRED: CONSIDERATION: <b>Credit Card</b> REMARKS:				\$910.37
Representing: <b>GECRB/PayPal Cr</b>		American Coradius Internationa 2420 Sweet Home Road, Ste. 150 Amherst, NY 14228				Notice Only
ACCT #: <b>x2477</b> <b>Kabbage</b> <b>730 Peachtree St. #350</b> <b>Atlanta, GA 30308</b>	C	DATE INCURRED: CONSIDERATION: <b>Commercial/Business</b> REMARKS:				\$5,313.19
Sheet no. <b>5</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >			<b>\$8,788.85</b>
			Total >			
			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the			
			Statistical Summary of Certain Liabilities and Related Data.)			

B6F (Official Form 6F) (12/07) - Cont.

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	AMOUNT OF CLAIM		
			CONTINGENT	UNLIQUIDATED	DISPUTED
Representing: <b>Kabbage</b>		Branton Law Firm, Inc. 1602 Lakeview Parkway, Suite 100 Villa Rica, GA 30180			Notice Only
Sheet no. <u>6</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal >	\$0.00	
			Total >	\$46,176.15	
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)					

B6G (Official Form 6G) (12/07)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
<b>Toyota Motor Credit Co</b> PO Box 4102 Carol Stream, IL 60197	2014 Toyota Forerunner Automobile lease Contract to be ASSUMED

B6H (Official Form 6H) (12/07)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**Case No. \_\_\_\_\_  
(if known)**SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

 Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

**Fill in this information to identify your case:**

Debtor 1	<b>Joshua</b> First Name	<b>Ryan</b> Middle Name	<b>Garza</b> Last Name
Debtor 2 (Spouse, if filing)	<b>Tamaysha</b> First Name	<b>April Diane</b> Middle Name	<b>Garza</b> Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)			

Check if this is:

 An amended filing A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

**Official Form B 6I****Schedule I: Your Income**

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Employment****1. Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	<b>Debtor 1</b>	<b>Debtor 2 or non-filing spouse</b>
<b>Employment status</b>	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed	<input checked="" type="checkbox"/> Employed <input type="checkbox"/> Not employed
<b>Occupation</b>	<b>Faux Finisher</b>	<b>Bookkeeper</b>
<b>Employer's name</b>	<b>Joshua Garza</b>	<b>Tamaysha Garza</b>
<b>Employer's address</b>	<b>4315 Oak Park Dr.</b> Number Street	<b>4315 Oak Park Dr.</b> Number Street

<b>Cottonwood Shore</b>	<b>TX</b>	<b>78657</b>	<b>Cottonwood S</b>	<b>TX</b>	<b>78657</b>
City	State	Zip Code	City	State	Zip Code

How long employed there? 11 years6 years**Part 2: Give Details About Monthly Income**

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	<b>For Debtor 1</b>	<b>For Debtor 2 or non-filing spouse</b>
<b>2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.</b>	<b>2. + \$0.00</b>	<b>\$0.00</b>
<b>3. Estimate and list monthly overtime pay.</b>	<b>3. + \$0.00</b>	<b>\$0.00</b>
<b>4. Calculate gross income. Add line 2 + line 3.</b>	<b>4. + \$0.00</b>	<b>\$0.00</b>

Debtor 1 Joshua Ryan Garza Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here .....</b> ➔	<b>4. \$0.00</b>	<b>\$0.00</b>
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. <b>\$0.00</b>	<b>\$0.00</b>
5b. Mandatory contributions for retirement plans	5b. <b>\$0.00</b>	<b>\$0.00</b>
5c. Voluntary contributions for retirement plans	5c. <b>\$0.00</b>	<b>\$0.00</b>
5d. Required repayments of retirement fund loans	5d. <b>\$0.00</b>	<b>\$0.00</b>
5e. Insurance	5e. <b>\$0.00</b>	<b>\$0.00</b>
5f. Domestic support obligations	5f. <b>\$0.00</b>	<b>\$0.00</b>
5g. Union dues	5g. <b>\$0.00</b>	<b>\$0.00</b>
5h. Other deductions. Specify: _____	5h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	<b>6. \$0.00</b>	<b>\$0.00</b>
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	<b>7. \$0.00</b>	<b>\$0.00</b>
<b>8. List all other income regularly received:</b>		
8a. Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. <b>\$1,327.00</b>	<b>\$1,924.50</b>
8b. Interest and dividends	8b. <b>\$0.00</b>	<b>\$0.00</b>
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive  Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. <b>\$0.00</b>	<b>\$0.00</b>
8d. Unemployment compensation	8d. <b>\$0.00</b>	<b>\$0.00</b>
8e. Social Security	8e. <b>\$0.00</b>	<b>\$0.00</b>
8f. Other government assistance that you regularly receive  Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. <b>\$0.00</b>	<b>\$0.00</b>
8g. Pension or retirement income	8g. <b>\$0.00</b>	<b>\$0.00</b>
8h. Other monthly income. Specify: _____	8h. + <b>\$0.00</b>	<b>\$0.00</b>
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	<b>9. \$1,327.00</b>	<b>\$1,924.50</b>
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	<b>10. \$1,327.00</b>	<b>+ \$1,924.50</b>
	<b>=</b>	<b>\$3,251.50</b>
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + <b>\$0.00</b>	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies.		<b>\$3,251.50</b>
<b>Combined monthly income</b>		
<b>13. Do you expect an increase or decrease within the year after you file this form?</b>		
<input checked="" type="checkbox"/> No. <b>None.</b>		
<input type="checkbox"/> Yes. Explain:		

Debtor 1 Joshua Ryan Garza Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

8a. Attached Statement (Debtor 1)

**Faux Finishing**

**Gross Monthly Income:** \$4,395.00

<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Auto payment-Chevrolet Silverado	Auto Payments	\$723.00
Meals/Entertainment	Meals and Entertainment	\$200.00
Telephone-business	Telephone	\$169.00
Supplies	Supplies	\$799.00
Auto expenses	Automobile expenses	\$67.00
Fuel	Fuel	\$170.00
2014 Self Employment Tax	Taxes	\$940.00

**Total Monthly Expenses** \$3,068.00

**Net Monthly Income:** \$1,327.00

Debtor 1 Joshua Ryan Garza Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

8a. Attached Statement (Debtor 2)

**Bookkeeping**

<b>Gross Monthly Income:</b>		<b>\$2,557.00</b>
<u>Expense</u>	<u>Category</u>	<u>Amount</u>
Toyota 4runner	Auto Payments	\$480.00
Telephone	Telephone	\$72.50
Supplies	Supplies	\$45.00
Fuel	Fuel	\$35.00
<b>Total Monthly Expenses</b>		<b>\$632.50</b>
<b>Net Monthly Income:</b>		<b>\$1,924.50</b>

**Fill in this information to identify your case:**

Debtor 1	<b>Joshua</b> First Name	<b>Ryan</b> Middle Name	<b>Garza</b> Last Name
Debtor 2 (Spouse, if filing)	<b>Tamaysha</b> First Name	<b>April Diane</b> Middle Name	<b>Garza</b> Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)			

Check if this is:

An amended filing  
 A supplement showing post-petition chapter 13 expenses as of the following date:

MM / DD / YYYY

A separate filing for Debtor 2 because Debtor 2 maintains a separate household

**Official Form B 6J****Schedule J: Your Expenses****12/13**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Your Household****1. Is this a joint case?**

No. Go to line 2.  
 Yes. Does Debtor 2 live in a separate household?  
 No  
 Yes. Debtor 2 must file a separate Schedule J.

**2. Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

**Dependent's relationship to Debtor 1 or Debtor 2****Dependent's age****Does dependent live with you?**

<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes
<input type="checkbox"/> No
<input type="checkbox"/> Yes

**3. Do your expenses include expenses of people other than yourself and your dependents?**

No  
 Yes

**Part 2: Estimate Your Ongoing Monthly Expenses**

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form B 6I.)

**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes  
 4b. Property, homeowner's, or renter's insurance  
 4c. Home maintenance, repair, and upkeep expenses  
 4d. Homeowner's association or condominium dues

**Your expenses**4. \$833.00

4a. \_\_\_\_\_

4b. \_\_\_\_\_

4c. \$50.00

4d. \_\_\_\_\_

Debtor 1 Joshua Ryan Garza Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

		<u>Your expenses</u>
5.	Additional mortgage payments for your residence, such as home equity loans	5. _____
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. _____ <b>\$215.00</b>
6b.	Water, sewer, garbage collection	6b. _____ <b>\$158.00</b>
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ <b>\$358.00</b>
6d.	Other. Specify: <u>Hulu, Netflix</u>	6d. _____ <b>\$17.90</b>
7.	<b>Food and housekeeping supplies</b>	7. _____ <b>\$400.00</b>
8.	<b>Childcare and children's education costs</b>	8. _____
9.	<b>Clothing, laundry, and dry cleaning</b>	9. _____ <b>\$25.00</b>
10.	<b>Personal care products and services</b>	10. _____ <b>\$25.00</b>
11.	<b>Medical and dental expenses</b>	11. _____ <b>\$75.00</b>
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ <b>\$200.00</b>
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. _____ <b>\$15.00</b>
14.	<b>Charitable contributions and religious donations</b>	14. _____
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ <b>\$38.00</b>
15b.	Health insurance	15b. _____ <b>\$15.00</b>
15c.	Vehicle insurance	15c. _____ <b>\$184.00</b>
15d.	Other insurance. Specify: _____	15d. _____
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1 <b>2004 Subaru Impreza</b>	17a. _____ <b>\$328.00</b>
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: <u>Internal Revenue Service</u>	17c. _____ <b>\$217.74</b>
17d.	Other. Specify: <u>SiriusXM</u>	17d. _____ <b>\$66.97</b>
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form B 6i).</b>	18. _____
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. _____
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	20a. _____
20b.	Real estate taxes	20b. _____
20c.	Property, homeowner's, or renter's insurance	20c. _____
20d.	Maintenance, repair, and upkeep expenses	20d. _____
20e.	Homeowner's association or condominium dues	20e. _____

Debtor 1 Joshua Ryan Garza Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

21. Other. Specify: _____	21. + _____
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22. _____ <b>\$3,221.61</b>
<b>23. Calculate your monthly net income.</b>	
23a. Copy line 12 (your combined monthly income) from Schedule I.	23a. _____ <b>\$3,251.50</b>
23b. Copy your monthly expenses from line 22 above.	23b. - _____ <b>\$3,221.61</b>
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c. _____ <b>\$29.89</b>

**24. Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:  
**None.**

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$74,393.00		
B - Personal Property	Yes	6	\$59,685.00		
C - Property Claimed as Exempt	Yes	3			
D - Creditors Holding Secured Claims	Yes	1		\$132,379.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$2,612.98	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		\$46,176.15	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	4			\$3,251.50
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$3,221.61
TOTAL		29	\$134,078.00	\$181,168.13	

B 6 Summary (Official Form 6 - Summary) (12/14)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No.

Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$2,612.98</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$2,612.98</b>

**State the following:**

Average Income (from Schedule I, Line 12)	<b>\$3,251.50</b>
Average Expenses (from Schedule J, Line 22)	<b>\$3,221.61</b>
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	<b>\$3,807.67</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$22,808.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$2,612.98</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$46,176.15</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$68,984.15</b>

B6 Declaration (Official Form 6 - Declaration) (12/07)

In re **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**  
**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 31 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date 2/26/2015

Signature */s/ Joshua Ryan Garza*  
*Joshua Ryan Garza*

Date 2/26/2015

Signature */s/ Tamaysha April Diane Garza*  
*Tamaysha April Diane Garza*

[If joint case, both spouses must sign.]

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$8,790.00	2015 Faux finishing Joshua
\$5,115.00	2015 Bookkeeping Tamaysha
\$57,185.00	2014 Faux finishing Joshua
\$19,655.00	2014 Bookkeeping Tamaysha
\$12,717.00	2014 Mary Kay sales Tamaysha
\$54,540.00	2013 Faux finishing Joshua
\$4,025.00	2013 Bookkeeping Tamaysha
\$46,410.00	2013 Mary Kay sales Tamaysha

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**3. Payments to creditors**

*Complete a. or b., as appropriate, and c.*

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Arrowhead Bank 5700 FM 2147 W Horseshoe Bay, TX 78657	2/2015 1/2015 12/2014	\$1,440.00	\$12,000.00
Grand Bank Of Texas 2341 S Belt Line Rd Grand Prairie, TX 75051	2/2015 1/2015 12/2014	\$985.44	\$4,041.00
Toyota Motor Credit Co 19001 S Western Ave Torrance, CA 90501	2/2015 1/2015 12/2014	\$2,208.21	\$19,137.00

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

Continuation Sheet No. 1

<b>Wells Fargo Hm Mortgag</b>	<b>2/2015</b>	<b>\$2,496.00</b>	<b>\$97,201.00</b>
<b>Po Box 10335</b>	<b>1/2015</b>		
<b>Des Moines, IA 50306</b>	<b>12/2014</b>		

None  b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**4. Suits and administrative proceedings, executions, garnishments and attachments**

None  a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**5. Repossessions, foreclosures and returns**

None  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**6. Assignments and receiverships**

None  a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**7. Gifts**

None  List all gifts or charitable contributions made within ONE YEAR immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_

(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 2*

**8. Losses**

None  List all losses from fire, theft, other casualty or gambling within ONE YEAR immediately preceding the commencement of this case OR SINCE THE COMMENCEMENT OF THIS CASE. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**9. Payments related to debt counseling or bankruptcy**

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within ONE YEAR immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
H. Bryan Hicks 901 Second St. Marble Falls, TX 78654	02/23/2015	\$1,800.00
Debthelper.com	2/21/2015	\$24.00

**10. Other transfers**

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

**11. Closed financial accounts**

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
American Bank	checking acct#xxx6947 \$100.00	June 2014 \$100.00
American Bank	checking acct#xxx6987 \$100.00	June 2014 \$100.00

**12. Safe deposit boxes**

None  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 3*

**13. Setoffs**

None  List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**14. Property held for another person**

None  List all property owned by another person that the debtor holds or controls.

**15. Prior address of debtor**

None  If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**16. Spouses and Former Spouses**

None  If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

**17. Environmental Information**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or  potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.  Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is  or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 4*

**18. Nature, location and name of business**

None  a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

**NAME, ADDRESS, AND LAST FOUR DIGITS OF**

**SOCIAL-SECURITY OR OTHER INDIVIDUAL**

**TAXPAYER-I.D. NO. (ITIN) / COMPLETE EIN**

**NATURE OF BUSINESS**

**BEGINNING AND ENDING  
DATES**

**Joshua Garza**  
**4315 Oak Park Dr.**  
**Cottonwood Shores, TX 78657**  
**xxx-xx-0654**

**Faux finishing**

**2004-present**

**Tamaysha Garza**  
**4315 Oak Park Dr.**  
**Cottonwood Shores, TX 78657**  
**xxx-xx-3798**

**Bookkeeper**

**2012-present**

**Tamaysha Garza**  
**4315 Oak Park Dr.**  
**Cottonwood Shores, TX 78657**  
**xxx-xx-3798**

**Mary Kay salesperson**

**12/2012-12/2014**

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

**19. Books, records and financial statements**

None

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT OF TEXAS**  
**AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
 (if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 5*

None  c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

**20. Inventories**

None  a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None  b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None  b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**

None  a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None  b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

**23. Withdrawals from a partnership or distributions by a corporation**

None  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.

**24. Tax Consolidation Group**

None  If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within SIX YEARS immediately preceding the commencement of the case.

**25. Pension Funds**

None  If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within SIX YEARS immediately preceding the commencement of the case.

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

In re: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

Case No. \_\_\_\_\_  
(if known)

**STATEMENT OF FINANCIAL AFFAIRS**

*Continuation Sheet No. 6*

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*[If completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 2/26/2015

Signature /s/ Joshua Ryan Garza  
of Debtor Joshua Ryan Garza

Date 2/26/2015

Signature /s/ Tamaysha April Diane Garza  
of Joint Debtor Tamaysha April Diane Garza  
(if any)

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both.*

*18 U.S.C. §§ 152 and 3571*

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Joshua Ryan Garza  
Tamaysha April Diane Garza**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1	
<b>Creditor's Name:</b> Arrowhead Bank 5700 FM 2147 W Horseshoe Bay, TX 78657 x1314	<b>Describe Property Securing Debt:</b> 2010 Chevrolet Silverado

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt  Not claimed as exempt

Property No. 2	
<b>Creditor's Name:</b> Grand Bank Of Texas 2341 S Belt Line Rd Grand Prairie, TX 75051 xxxxx1080	<b>Describe Property Securing Debt:</b> 2004 Subaru Impreza

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt  Not claimed as exempt

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Joshua Ryan Garza  
Tamaysha April Diane Garza**

CASE NO

CHAPTER 7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

*Continuation Sheet No. 1*

Property No. 3	Describe Property Securing Debt: 2014 Toyota Forerunner
<p><b>Creditor's Name:</b> Toyota Motor Credit Co 19001 S Western Ave Torrance, CA 90501 xxxxxx3306</p>	

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt  Not claimed as exempt

Property No. 4	Describe Property Securing Debt: 4315 Oak Park Dr.
<p><b>Creditor's Name:</b> Wells Fargo Hm Mortgag Po Box 10335 Des Moines, IA 50306 xxxxxxxx9036</p>	

Property will be (check one):

Surrendered  Retained

If retaining the property, I intend to (check at least one):

Redeem the property  
 Reaffirm the debt  
 Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):

Property is (check one):

Claimed as exempt  Not claimed as exempt

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISIONIN RE: Joshua Ryan Garza  
Tamaysha April Diane Garza

CASE NO

CHAPTER 7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

Continuation Sheet No. 2

Property No. 1		
Lessor's Name: Toyota Motor Credit Co PO Box 4102 Carol Stream, IL 60197	Describe Leased Property: 2014 Toyota Forerunner Automobile lease	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date 2/26/2015Signature /s/ Joshua Ryan Garza  
Joshua Ryan GarzaDate 2/26/2015Signature /s/ Tamaysha April Diane Garza  
Tamaysha April Diane Garza

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION**

IN RE: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

CASE NO

CHAPTER 7

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u><b>\$1,800.00</b></u>
Prior to the filing of this statement I have received:	<u><b>\$1,800.00</b></u>
Balance Due:	<u><b>\$0.00</b></u>

2. The source of the compensation paid to me was:

Debtor       Other (specify)

3. The source of compensation to be paid to me is:

Debtor       Other (specify)

4.  I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;

b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;

c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

2/26/2015

Date

/s/ H. Bryan Hicks

H. Bryan Hicks  
H. Bryan Hicks  
901 Second St.  
Marble Falls, TX 78654  
Phone: (830) 693-2165

Bar No. 09576400

/s/ Joshua Ryan Garza  
**Joshua Ryan Garza**

/s/ Tamaysha April Diane Garza  
**Tamaysha April Diane Garza**

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TEXAS  
AUSTIN DIVISION

IN RE: **Joshua Ryan Garza**  
**Tamaysha April Diane Garza**

CASE NO

CHAPTER 7

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 2/26/2015

Signature /s/ Joshua Ryan Garza  
Joshua Ryan Garza

Date 2/26/2015

Signature /s/ Tamaysha April Diane Garza  
Tamaysha April Diane Garza

Allied Interstate  
PO Box 4000  
Warrenton, VA 20188

American Bank Of Texas  
2011 Texoma Pkwy  
Sherman, TX 75090

American Coradius Internationa  
2420 Sweet Home Road, Ste. 150  
Amherst, NY 14228

Arrowhead Bank  
5700 FM 2147 W  
Horseshoe Bay, TX 78657

ARS National Services, Inc.  
PO Box 469100  
Escondido, CA 92046

ARS National Services, Inc.  
PO Box 463023  
Escondido, CA 92046

Bank Of America  
Attention: Recovery Department  
4161 Peidmont Pkwy.  
Greensboro, NC 27410

Branton Law Firm, Inc.  
1602 Lakeview Parkway, Suite 100  
Villa Rica, GA 30180

Cap1/best buy  
Best Buy Credit Services  
PO Box 688910  
Des Moines, IA 50368

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Chase Card  
Po Box 15298  
Wilmington, DE 19850

Citibank Sd, Na  
Attn: Centralized Bankruptcy  
PO Box 20363  
Kansas City, MO 64195

Citibank/The Home Depot  
Citicorp Credit Svcs/Centralized Bankrup  
PO Box 790040  
Saint Louis, MO 63179

Continental/aka Security Finance Corp  
SFC Centralized Bankruptcy/Continental 1  
PO Box 1893  
Spartansburg, SC 29304

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Dsnb Macys  
Payment Processing  
PO Box 183083  
Columbus, OH 43218

GC Services Limited Partnership  
PO Box 3855  
Houston, TX 77253

GECRB/Care Credit  
Attn: bankruptcy  
PO Box 103104  
Roswell, GA 30076

GECRB/Lowes  
Attention: Bankruptcy Department  
PO Box 103104  
Roswell, GA 30076

GECRB/PayPal Cr  
Attn:Bankruptcy  
PO Box 103104  
Roswell, GA 30076

Genpact Services LLC  
PO Box 1969  
Southgate, MI 48195

Grand Bank Of Texas  
2341 S Belt Line Rd  
Grand Prairie, TX 75051

IRS Special Procedures  
Centralized Insolvency Operati  
PO Box 7346  
Philadelphia, PA 19101

Kabbage  
730 Peachtree St. #350  
Atlanta, GA 30308

Portfolio Recovery Assiciates, LLC  
PO Box 12914  
Norfolk, VA 23541  
Attn: Payment Processing

Professional Bureau of Collections of Ma  
PO Box 628  
Elk Grove, CA 95759

RGS Financial, Inc.  
PO Box 852039  
Richardson, TX 75085

Toyota Motor Credit Co  
19001 S Western Ave  
Torrance, CA 90501

Toyota Motor Credit Co  
PO Box 4102  
Carol Stream, IL 60197

United Recovery Systems, LP  
PO Box 722929  
Houston, TX 77272

Van Ru Credit Corporation  
PO Box 1612  
Des Plaines, IL 60017

Wells Fargo Hm Mortgag  
Po Box 10335  
Des Moines, IA 50306

<b>Fill in this information to identify your case:</b>			
Debtor 1	<b>Joshua</b> First Name	<b>Ryan</b> Middle Name	<b>Garza</b> Last Name
Debtor 2 (Spouse, if filing)	<b>Tamaysha</b> First Name	<b>April Diane</b> Middle Name	<b>Garza</b> Last Name
United States Bankruptcy Court for the: <b>WESTERN DISTRICT OF TEXAS</b>			
Case number (if known)	_____		

**Check one box only as directed in this form and in Form 22A-1Supp:**

1. There is no presumption of abuse.

2. The calculation to determine if a presumption of abuse applies will be made under Chapter 7 Means Test Calculation (Official Form 22A-2).

3. The Means Test does not apply now because of qualified military service but it could apply later.

Check if this is an amended filing

**Official Form 22A-1****Chapter 7 Statement of Your Current Monthly Income**

12/14

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file the Statement of Exemption from Presumption of Abuse Under § 707(b)(2) (Official Form 22A-1Supp) with this form.

**Part 1: Calculate Your Current Monthly Income**

1. What is your marital and filing status? Check one only.

**Not married.** Fill out Column A, lines 2-11.

**Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.

**Married and your spouse is NOT filing with you. You and your spouse are:**

- Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
- Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C. § 707(b)(7)(B).

**Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case.** 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

	<b>Column A Debtor 1</b>	<b>Column B Debtor 2 or non-filing spouse</b>
2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).	<b>\$0.00</b>	<b>\$0.00</b>
3. Alimony and maintenance payments. Do not include payments from a spouse if Column B is filled in.	<b>\$0.00</b>	<b>\$0.00</b>
4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	<b>\$0.00</b>	<b>\$0.00</b>

Debtor 1 **Joshua** **Ryan** **Garza** Case number (if known) \_\_\_\_\_

First Name Middle Name Last Name

<b>Column A</b> <b>Debtor 1</b>	<b>Column B</b> <b>Debtor 2 or non-filing spouse</b>
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**5. Net income from operating a business, profession, or farm**

Gross receipts (before all deductions)	<u><b>\$7,377.83</b></u>	
Ordinary and necessary operating expenses	- <u><b>\$3,570.16</b></u>	
Net monthly income from a business, profession, or farm	<u><b>\$3,807.67</b></u>	<u><b>\$2,795.50</b></u>

**Copy here →** **\$1,012.17**

**See continuation page(s) for details**

**6. Net income from rental and other real property**

Gross receipts (before all deductions)	<u><b>\$0.00</b></u>	
Ordinary and necessary operating expenses	- <u><b>\$0.00</b></u>	
Net monthly income from rental or other real property	<u><b>\$0.00</b></u>	<u><b>\$0.00</b></u>

**Copy here →** **\$0.00**

**7. Interest, dividends, and royalties**

<u><b>\$0.00</b></u>	<u><b>\$0.00</b></u>
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**8. Unemployment compensation**

<u><b>\$0.00</b></u>	<u><b>\$0.00</b></u>
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Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:        ↓

For you.....	<u><b>\$0.00</b></u>
For your spouse.....	<u><b>\$0.00</b></u>

**9. Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.

<u><b>\$0.00</b></u>	<u><b>\$0.00</b></u>
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**10. Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line 10c.

10a. \_\_\_\_\_

10b. \_\_\_\_\_

10c. Total amounts from separate pages, if any. + \_\_\_\_\_ + \_\_\_\_\_

**11. Calculate your total current monthly income.**

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

<u><b>\$2,795.50</b></u>	+ <u><b>\$1,012.17</b></u>	= <u><b>\$3,807.67</b></u>
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Total current monthly income

**Part 2: Determine Whether the Means Test Applies to You****12. Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11.....**Copy line 11 here →** 12a. **\$3,807.67**

Multiply by 12 (the number of months in a year).

**X 12**

12b. The result is your annual income for this part of the form.

12b. **\$45,692.04**

Debtor 1 Joshua Ryan Garza Case number (if known) \_\_\_\_\_  
 First Name Middle Name Last Name

**13. Calculate the median family income that applies to you. Follow these steps:**

Fill in the state in which you live.

**Texas**

Fill in the number of people in your household.

**2**

Fill in the median family income for your state and size of household..... 13.

**\$57,730.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

**14. How do the lines compare?**

14a.  Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse*.  
 Go to Part 3.

14b.  Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 22A-2*.  
 Go to Part 3 and fill out Form 22A-2.

**Part 3: Sign Below**

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By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

**X** /s/ Joshua Ryan Garza  
 Joshua Ryan Garza

**X** /s/ Tamaysha April Diane Garza  
 Tamaysha April Diane Garza

Date 2/26/2015  
 MM / DD / YYYY

Date 2/26/2015  
 MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 22A-2.

If you checked line 14b, fill out Form 22A-2 and file it with this form.

Debtor 1 Joshua First Name    Ryan Middle Name    Garza Last Name    Case number (if known) \_\_\_\_\_

**5. Net income from operating a business, profession, or farm (details):**

Debtor 1 / Debtor 2	Description (if available)	Average Monthly Amount
<b>Debtor 2</b>	<b><u>Bookeeping</u></b>	
Gross receipts (before all deductions)		\$1,791.17
Ordinary and necessary operating expenses		\$819.83
Net monthly income from a business, profession, or farm		\$971.34
<b>Debtor 1</b>	<b><u>Faux Finishing</u></b>	
Gross receipts (before all deductions)		\$4,703.33
Ordinary and necessary operating expenses		\$1,907.83
Net monthly income from a business, profession, or farm		\$2,795.50
<b>Debtor 2</b>	<b><u>Mary Kay Sales</u></b>	
Gross receipts (before all deductions)		\$883.33
Ordinary and necessary operating expenses		\$842.50
Net monthly income from a business, profession, or farm		\$40.83